Business Directory PHYSICIANS

JOHN W. WESLEY, M. D. Special work done in Fractures, Gastric Analysis, and Obstetrics. Office and Residence 27 Mt. Pleasant St. Tel. No. 422-2 WILLIAM G. RICKER, M. D.

29 Main Street Ear, Nose and Throat. Hours: 10 a. m. to 4 p. m.; 7 to 8 p. m. DR. FANNY T. CARLETON day and Friday forenoon.

N. E. Phone, 502. 24 Summer St. to 2 p. m. N. E. Telephone

Office 24 Main St. Western Ave.

C. A. PREVOST, M. D.

except by appointment. C. A. CRAMTON, M. D.

ALICE E. WAKEFIELD, M. D. Office Hours: Winter Street. N. E. Telephone

E. H. ROSS, M. D. ment. Office and residence, 10 Church St. Telephone, N. E. 425.

DENTISTS

C. M. RICHMOND, D. M. D. Citizens Bank Building, St. Johnsbury, DR. J. D. BACHAND Dentist

Pythian Building, DR. G. F. CHENEY Dentist Pythian Building,

INSURANCE AGENTS INSURANCE St. Johnsbury, Vt. 'Phone 414-2.

ATTORNEYS JAMES B. CAMPBELL G. C. FRYE

Citizens Bank Building, bury, Vt. JOSEPH FAIRBANKS Attorney at Law Citizens Bank Block, St. Johnsbury, Vt. ELISHA MAY

Attorney
Gauthier's Block
67 Eastern Ave., St. Johnsbury, Vt. GUY W. HILL Attorney at Law and Solicitor in Chancery Pythian Block. Eastern Avenue. St. Johnsbury, Vt.

DUNNETT & LESLIE SIMONDS, SEARLES & GRAVES Attorneys at Law Citizens Bank Block, Railroad St.

DAVID E. PORTER Attorney at Law Office, Republican Block, Eastern Ave. WALTER W. WESLEY

St. Johnsbury. SUMNER E. DARLING, JR. Attorney at Law ock Hardwick, Vt.

MUSICAL MAUDE E. FOLLENSBY Soprano soloist and teacher of singing. St. Johnsbury, Vt. ANNIE B. DANIELS Graduate Tuning Department New England Conservatory.

Tel. 63-4. 21 Main St. MISS MAUDE E. BROWN Piano instruction.
Conservatory Method.
Phone 181-W.

New England
27 Spring St.

LYMAN K. HARVEY Experienced piano tuner and sales-man. Formerly with National Piano Co., Boston. Permanently located at Passumpsic, Vt. N. E. Phone 137-4.

GEO. C. FELCH Pianoforte Tuning and Regulating.
6 Cherry Street, St. Johnsbury, Vt.
N. E. Telephone, 388-W.

ELIZABETH PECK Violinist and Teacher
Pupil of Adolph Bak, Boston Symphony Orchestra; Rebecca Holmes,
Violin Instructor of Smith College.

Violing Instructor of Smith College. ALICE E. HALL

ST. JOHNSBURY TRIO. Elizabeth S. Peck, Violinist Raymond R. Laughlin, Cellist

Maude E. Brown, Planist Will accept engagements for weddings, musicals, clubs and other organiza-tions. For terms apply to Miss Brown, 27 Spring St. Tel. 181-W. MISCELLANEOUS

J. M. PERHAM Civil Engineering and Surveying, Gauthier's Block, Tel. Connection. 57 Eastern Ave. St. Johnsbury, Vt.

Architect St. Johnsbury, HUBBARD HASTINGS Consulting Forester Timber Estimating and Surveying Summer St. St. Johnsbury, Vt.

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REAL ESTATE FOR SALE REAL ESTATE FOR SALE
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RICKABY & CO.

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RICKABY & CO.

St. Johnsbury, Vt.

St. Johnsbu

Lyndonville

Mr. Vail Offers to Remodel Town Hall For School Gymnasium -Personal Items.

Town Hall, which will certainly be for the comrades of the Post who spent a few days in Sheffield last term of school in the town farm disaccepted. He wishes to remodel the had died within the past year, three week. Office 96 1/2 Railroad Street Residence model the balcony, put in a stage, stalled and their names follow: by Mrs. Leonard . Office hours to 9 and otherwise fit it up in fine shape. President, Mrs. Leroy S. Howe, seeneral Practice. Office hours to 9 This will be a splendid thing for the nior vice-president, Mrs. Horace P. ited friends in West Burke last look hospital for a few days for m., 1 to 2 and 7 to 8 p. m. Sundays 1 place.

Office 24 Main St.

Western Ave.

Office hours: 10 to 12 a. m., 1.30 to attended school here and a few attended school here are attended school here and a few attended school here are attended school here attende Residence 24 Charles Berry, formerly of this place. chaplain, Mrs. George A. Shorey; Mass., and gone there to live with 3.30 p. m. Monday and Tuesday 7 to years ago went to California for his guard, Mrs. Curtis Mooney; assisson and family are moving into Mr. 27. There will be no schools in health, but died there last month at Palm Springs.

of her own kitchen door and cises of a very pleasant and memo- er son, Howard, visited at her fathand 7-8 p. m. N. E. Telephone. 130 of her own kitchen door and cises of a Railroad Street, St. Johnsbury, Vt. wrenched her knee very badly, rable day. spraining the ligaments. She was W. J. ALDRICH, M. D.

Spraining the figure its St. Joseph S. Scholete will entrance to taken the next day to Brightlook tertain the members of the ChristGeneral Surgery and Gynecology.

Office Hours: 1 to 2 and 7 to 8 p. m. cently returned, improved in health

Company of Syndays of Syndays of Syndays of Syndays of the ChristCompany of the figure its state of the ChristCompany o No patients seen mornings or Sundays after five weeks' treatment.

The community supper and enter-St. Johnsbury, Vt.

Specialist, Eye, Ear, Nose and Throat.
Office, 29 Main St. Over Post Office.
Office Hours—9 a. m. to 5 p. m. Evenings, except Wednesdays, from 7 Appointments for examinations of ter. The supper was prepared and the program included a number of beautiful selections on that machine, ranging from grave to gay, or from Caruso to Harry Lauder, and includ-St. Johnsbury crook. The drill was managed by St. Johnsbury. companiment. Those taking part ing class hold their last lesson and were Misses Eleanor Beattie, Horsectal Social, to which her St. Johnsbury Laconia, N. H., to stay with her or town as reporting bank, tense Bemis, May and Irene Brea-The CRAWFORD RANNEY AGENCY son, Beatrice Darling, Dorothy Dex-Frost gave two readings in a pleas wafers. ing manner. Enjoyable vocal selections were rendered by Mrs. Sam-

trola. were as follows:

Class A. The Senator, D. R. Brown Merrimac, J. J. Neagle Time-32 1/2, 33 1/2, 35 1/2. Class B.

Skibo, Ruggles Bros. Time, 31 1/2, 32 1/4, 34, Class C. Caruso, F. C. H. Davis Jack Wilkes, C. H. Lee Time 32 1/2, 34. Class D Gen. Garth, Davis White Sox, R. McGill

Time-34, 33%. Class E. Boraldo, C. W. Thompson Chehalis C., John Drew No time.

Iona, F. A. Paine Time-36, 34 1/2, 35 Class G. Tel. 312-1 Tom Lawson, Chas. Lee

> Tommy Time-41, 4114, 411/2. Class H. Lady Chipman, R. H. Smith Barbara Isle, Rob McGill Time-39 1/4, 41 1/4, 38 1/2. Class I.

Billy Foss, W. McLaughlin Chehalis C., Drew

the funeral of a niece. He was ac- commission arrived last week, just and Mrs. Blodgett of St. Johnsbury companied by two sons-in-law. Will- in time for his 41st birthday, Friday, was also their guests on Sunday. iam Lavely and Arthur Charland. The current events class will meet

Vermont on Thursday afternoon of this week enjoyed Sunday afternoon, Jan. 18, and visiting in Haverhill, Mass., has

MRS. A. E. GROW

worth Post No. 106, G. A. R., and Miss Brown accompanying him on sent faces cannot but cause sadness. both comic and expressive. The Brown, Jan. 11th. In accordance with custom dinner whole company joined in singing Mrs. B. U. Wells and son, Harold, (Mrs. E. J. Blodgett, Correspondent) was served at noon. After the din-Mr. Vail has made the selectmen ner a social hour was enjoyed. A the time talking and imbibing punch. Johnsbury. a most generous offer regarding the memorial service was then observed Willis Blake and Dale Simpson Doris Jones finished a successful Emerson; junior vice-president, Mrs. week. General Fractice. Special attendance and given diseases of the stomach and kidneys. Office hours: 8-9 a. m., 1-2 of her own kitchen door and cises of a very pleasant and many c

Mrs. Joseph S. Schofield will en- recently.

Mrs. E. J. Gates of Newport has vacation. been in town for several days, spend-

The ball which was given Friday ments will be served. Appointments for examinations of the eyes for glasses can be made in advance by letter or telephone.

Served from two corners of the hall, don Institute was a success, both soevening by the senior class of Lyn-Mrs. J. M. Campbell and Mrs. cially and financially. Music Hall Park, has been visiting his uncle, Specialty—Diseases of Children
Hours: 1 to 2 and 7 to 8 p. m. No office hours Wednesday evenings or Sundays. N. E. Telephone.

Of the respective places. One hundrations, and the ample dressing rations, and the gallery was well dancing, and the gallery was well dancing, and the gallery was well corner of Main and Grave dressing rations, and the ample dressing rations, and the ample dressing rations, and the gallery was well dancing, and the gallery was well dancing, and the gallery was well corner of Main and Grave dressing rations, and the ample dressing rations, and the gallery was well dancing, and the gallery was well dancing, and the gallery was well corner of Main and Grave dressing rations. and set them to serve nearly another filled with interested spectators. The tables could be cleared away, an Mrs. H. E. Folsom, Mrs. C. M. Dar- Springfield last week. interesting and enjoyable program ling, Miss Lois Redmond and Miss was given on the stage. E. A. Dar-was given on the stage. E. A. Dar-ling kindly consented to bring his the strains of music played by Sar-R. R. Carter has moved into Specialist Surgery and Gynecology. ling kindly consented to bring his the strains of music played by Sar- R. R. Carter has moved into the culation, (par value), Hours 8—9, 1—2, 7—8, and by appoint- Victrola, and the first number of fent's orchestra, was led by Miss tenement in Mrs. N. B. Harvey's U. S. Bonds to secure U. S.

> ing many instrumental pieces also. Tuesday evening, the Klark-Urban Maine railroad. J. M. Murch, who Reserve bank. \$14.400 herdess drill by 12 little girls daintily clad in white with red coats and caps, sandals and shepherd's crook. The drill was managed by evening the Lyndon Union Club obwere and Mrs. E. A. Shorey and Due from banks and bankers Mrs. Anna Spencer Frost and Mrs. serves the annual guest night; on Harry Colby played the piano ac-Friday evening, Miss Randall's danc- a few days. (other than above), Outside checks and other cash items, \$3,641.35; fractional Harry Colby played the piano ac- Friday evening, Miss Randall's danc- a few days.

> The Snow-Shoe Club took a tramp ter, June Gilman, Beth Lyon, Alma Saturday evening with a good crowd as assistant in the high school. and Ruth Meighan, Ruth Smith and in attendance. They met at Far-Doris Rogers. Mrs. Anna Spencer Doris Rogers. Mrs. Anna Spencer rar's after the trip for hot cocoa and last Thursday of the sudden death of continuous control on circulation),

Attorney at Law tions were rendered by Mrs. Sam-ourt House, St. Johnsbury, Vt. uel Holbrook in her charming con-Collections Promptly Attended to. traito and by Lorenzo Eaton, both tralto and by Lorenzo Eaton, both of whom received hearty encoures. Friday, inclusive. These meetings with his oldest son, J. W. Spain, Jr., Undivided profits \$13,973.66; less of whom received hearty encoures. Friday, inclusive. Two songs were given by a double were a part of the University extenmale quartet, which included L. Q. sion work carried on by the state plantation, when he was killed and the Eaton, F. K. Blodgett, Dr. C. C. Waller, H. E. Wright, P. R. Griswold, large numbers of whom availed a falling tree. Severe storms and H. F. Brown and C. W. Clark, These themselves of the privilege of at- high winds had been prevalent. Mr. also were enjoyed. A special fea- tending. The children of the schools Spain's death was almost instantature of the program was the little were also allowed to attend parts neous, Jack suffered a broken thigh farce entitled, "Mrs. Oakley's Tele- of the session of interest to them. and arm, a dislocated shoulder and phone." a clever little play, in which The meetings were held in the a deep scalp wound, but is expected the parts were well taken by Miss Grand Army and Cable Halls by the to recover. Alice Campbell as Mrs. Oakley, Mrs. courtesy of C. M. Darling. Among Charles Hale as her friend Con- speakers of interest were many from stance; Mrs. Homer Watson as Em- the University of Vermont, Prof. ma, the German maid, and Mrs. Jenks, Mr. Carrigan, Dr. Ladd of Large Attendance at Congregational Grover Foster as Mary, the Irish the State Board of Health, Mr. Law-Alexander Dunnett Charles E. Leslie cook. Mr. Ingalls of Burlington, Attorneys at Law who is in charge of the Boys' and Bank Block, St. Johnsbury, Vt. Girls' Clubs of the state was not cultural faculty. Prof. Merrill and Girls' Clubs of the state, was present, and gave a short talk on the Messrs, Olney, Burrell and Braley. excellent sermon on "Lesson from valuable work done through these clubs. Last on the program was an exhibition of modern dancing by pu-pils of Miss Madeline Randall's class, head. On Thursday evening mov-pils of Miss Madeline Randall's class, from ten to twelve couples taking ing pictures were shown in the Cable Grant had an audience of about 75, part. At the close of the exhibition, Hall by the state board of health. men, women and children. We hope those who wished were allowed to The speakers were Miss Bertha Ter- next Sunday the audience may be as stay and dance, and Mr. Darling very kindly played for them on his Vic-Saturday afternoon brought out a cided success and the attendance in- entertainment to be given in Febbig crowd to watch the races and dicates the keen awakening on such ruary. This week they are planning some new horses as well. Scores lines which is going on in the rural to go on a barge ride to Lyndonville. taking a decided lead, being greatly go. 1 1 1 stimulated by our very successful

2 2 school of agriculture. management of his hostelry.

don, have gone to California. 1 with her sister, Mrs. Charles Gray. gram consisting of piano solo. Mrs.

2 1 1 H. G. Mathewson, in Wheelock. was in town last week. 1 1 1 last week at William Hunt's in served. 2 2 2 Monroe, N. H.

Miss Hattie Carpenter has returned tal from Ayer's Cliff, P. Q., where she Mrs. Dan Gallagher and son, Walhas been spending several weeks ter, have been visiting relatives at 1 1 with friends and is stopping at Harry Waterford for a few days.

Our new postmaster, George W. Eli currier was called to North-ampton, Mass., last week to attend fice Monday morning, Jan. 11. His Mr. and Mrs. D. W. Jenness. Mr. Jan. 8. A good birthday present. A very pleasant social event was iting his mother at Rochester, N. H.,

with Mrs. E. A. Shorey, the meet- from 4 to 6 when Mrs. George H. returned home. ing having been postponed on ac- Frost entertained about 40 of her | Emerson Campbell, who has been count of the Agricultural Institute. friends informally at the parlors of at home several weeks, went Monday The subject of special study will be the Pleasant View House. The guest morning to Swanton, where he has England, her history, description, of honor was Mrs. Caroline Domett, a position. the author. 9 varied program was Bert Gardner has been visiting his 2 Paddock Street. St. Johnsbury, Vt.
Cut Fowers and Floral Designs.
For sale at all seasons of the year
on short notice. For immediate attention order by telegraph, telephone
or special delivery.

An occasion of mingled sadness and pleasure was the annual dinner and installation of officers of Farnstention order by telegraph, telephone

The author. S varied program was home at Groton the past week.

An occasion of mingled sadness prepared for the occasion. Several very pleasing violin selections were and installation of officers of Farnstention order by telegraph, telephone

The author. S varied program was home at Groton the past week.

St. Johnsbury, Miss Brown of the past week.

St. Johnsbury, Miss Brown of the past week.

St. Johnsbury, Miss Brown of the past week.

The author. S varied program was home at Groton the past week.

St. Johnsbury, Miss Brown of the past week.

St. Johnsbury, Miss Brown of the past week. same place being the accompanist. E. H. Hallett was in Sutton Sat-The latter lady also gave two charm- urday on Grange work.

friendly meetings always bring pleas- speaker and delighted his audience

building so it can be used by the in number, Austin Bean, Curtis two schools for a gymnasium and as-Mooney and a Mr. Bigelow, leaving Union Club will meet Thurs- music until spring. She was given Osteopathic Physician

Osteopathic Physician

Sembly room. The school has long the fast dwindling members of the day evening of this week, Jan. 14, a surprise party last Saturday evenings; Tuesday and Thurs
Outgrown the capacity of the presoutgrown the capacity of the pres- Post only 11. The Post did not in- with Mrs. Everett Ruggles. On the ning by a few friends. ent chapel and such a place is great- stall officers, but continued the same program is a paper by Miss Eliza The Ladies Aid of the M. E. church ly needed. He will add baths and ones in office for another year. The Allen on "Modern Methods of Teach- will hold a dinner social at the vesa heating plant to the basement, re- officers of the Relief Corps were in- ing Reading," music and a recitation try Friday, Jan. 15. This is the election of officers.

News has been received of the May Otis; secretary, Mrs. M. F. Stod- Mr. and Mrs. Charles Ruggles CHARLOTTE FAIRBANKS, M. D. death of Ralph, son of Mr. and Mrs. dard; treasurer, Mrs. S. G. Collison; have bought a house in Whitman, Blake Pond.

> bearers, Mrs. John Murch, Mrs. Al- George Withers of Greensboro town that afternoon so every child Mrs. W. S. Jeffers fell on the ice bert Ruggles, Mrs. Harris Allen, Mrs. Bend was a visitor in town last week. can avail himself of the opportun-

tainment given in the new Music ing some time with her daughter, hold their annual meeting in the ves-Hall last week Tuesday evening by the Village Improvement Society, teacher training course at Lyndon There will be reports of officers Gray; guide, Ada Sheldon; inside Hall last week Tuesday evening by the Village Improvement Society, the Village Improvement Society, the village Improvement and most Institute.

Miss Hazel Gates, who is taking the try Thursday evening of this try Thursday evening of the try Thursday evening of the try Thursda

Alfred Simpson, principal of the Lamoille Central Academy at Hyde East Burke.

J. W. Titcomp addressed the Board hundred. As soon as the dishes and ladies who acted as patronesses were of Trade and Cosmopolitan Club at at the close of business. Dec. 31, 1914.

> Clara Graves, the class president, house on Williams street, which was Deposits, (par value), Other Bonds to secure U. S. recently vacated by John Lincoln. Music Hall is engaged for every evening next week. On Monday and watch inspector for the Boston and Theorem was the Klark Urban

daughter, Mrs. Adams, for a time. Notes of other National Banks. Miss Ethel Park goes to Bradford Lawful money reserve in bank

J. W. Spain of Quitman, Georgia, A very successful agricultural and who married Grace, oldest daughter

ST. JOHNSBURY CENTER

Church-Installation at Grange

(Ella McLaughlin, Correspondent.) On Sunday at the Congregational

The H. and D. class are making ed. The whole meeting was a de- plans for a Valentine and Lincoln districts and in which Lyndon is They have invited the girls class to

At the regular meeting of Wide Awake Grange on Saturday evening, Hotel Lyndon is undergoing a there were over 75 out. The followthorough renovation under the di- ing officers were installed in a very St. Johnsbury, Vt. Oliver Direct, F. C. H. Davis 1 2 1 rection of the new landlord, Guy pleasing manner by Deputy Moore 2 1 2 Harris. Every room in the house is and wife: Master, Ezra Learned; being re-papered, painted or var- overseer, Fred Hill, lecturer, Mrs. nished and the parlors, large office Fred Knowlton; steward, Don Wash-2 2 and dining room newly frescoed. The burn; assistant steward, Allen Un-1 1 new proprietor is receiving many en- derwood; chaplain, Mrs. Allen Uncomiums for the appearance and derwood; treasurer, H. C. Powers: secretary, Mrs. Harry Hovey; gate Mr. and Mrs. Farrington, natives keeper, James Learned; Pomona, 2 2 of East Walden, who have been Rose Hill; Flora, Cecil Eastman; spending several weeks at Hotel Lyn-Ceres, Mrs. E. G. Learned; lady assistant steward, Mrs. A. B. Colbath. Miss Belle Gleason is stopping This was followed by a short pro-Thelma Mathewson has been A. B. Colbath; reading, Mrs. Harry spending a few days with her uncie, Hovey; reading, from Hiawatha, H. G. Mathewson, in Wheelock. Miss Folsom; vocal solo, Miss Bertha Mrs. Jennie Craig of West Burke Salmon. Then the members and visitors were invited to the dining Mrs. Ernest Grant spent a few days hall, where an oyster supper was

Mrs. Worthen, who was going to W. I. Powers went to New York her son's last week, fell on the side last week to attend the annual auto- walk last Monday and broke her hip. She was taken to Brightlook Hospi-

Mr. and Mrs. Orville Smith, for-

merly of St. Johnsbury, but now of Archie Colbath, who has been vis-

Don't be a live man in a dead

Woman's Relief Corps No. 67. Such the piano. He is an interesting (Mrs. D. S. Roberts, Correspondent.) A son and heir came to gladden ure and the thought of the many ab- very much. A second selection was the home of Mr. and Mrs. Irwin

trict Saturday. Miss Jones expects

Henry Mitchell has been in Bright-Dave Roberts is cutting ice on

Miss Newton, teacher of the gar-The new officers installed at the

er, C. Dickinson's, in East Barnet, D. of L. meeting last Wednesday the close of business, Dec. 31, 1914. Philip Ferguson returned last evening were: C., Rose Roberts; as-Hospital from where she had but remas Club this (Wednesday) after-week to resume his studies at Middlebury College after the holiday Brown; assistant V. C., Belle Brown; recording secretary, Amy The Congregational Church will Bishop; assistant recording secre-

> Mrs. Oliver Dwyer was a week-end visitor of Mrs. Percy Kenidon at

Report of the Condition

OF THE First National Bank At St. Johnsbury, in the State of Vermont

Miss Ruth Burpee is recovering Loans and discounts, \$830,420.6 Overdrafts, secured and unsecured, U.S. Bonds deposited to secure cir-14,000.00 8,000.00 Reserve bank, 80,299,21 31,155.55 5,480.00 specie, Redemption fund with U.S. treas-Capital stock paid in,

current expenses, interest and taxes paid \$64.94,

agents in other reserve cities, \$11,708,39, Due from banks and bankers 18,935.99 (other than above), Practional currency \$71.96, Notes of other Narional Banks, 1,000.00 Lawful money reserve in bank: Specie, \$13,759.75 Specie, \$13,759.75 Legal-tender notes, 6,000.00 Redemption fund with U.S. Treasurer (not more than 5 per cent on circulation), \$759,206,49 LIABILITIES. Capital stock paid in, \$100,000.00

Circulating notes \$200,000; less amount on hand and in Treas-ury for redemption or in tran-

Dividends unpaid, Individual Deposits subject to

Certificates of deposit due in less

18,253.22

10,000 00

\$709,209.41

Directors.

United States deposits, State and municipal deposits, Notes and bills rediscounted, Bills payable, including obliga-

STATE OF VERMONT, 1 Caledonia County, ss. 1 I, Homer E. Smith, cashier of the above-

Subscribed and sworn to before me this 8th day of January 1915.

RICHARD C. BAKER, Notary Public.

Report of the Condition

OF THE

Caledonia National Bank

At Danville, in the State of Vermont, a

RESOURCES.

Overdrafts, unsecured, U.S. Bonds deposited to secure cir-

culation (par value), \$100,000,

Bonds, Securities, etc., on hand

(other than stocks), including premiums on same \$33,000. Subscription to stock of Pederal

Subscription to stock of Federal Reserve bank \$7,500; less amount unpaid \$6,250, \$1,250 Banking-house, \$1500; Due from Federal Reserve Bank,

Due from approved reserve agents, in central reserve cities \$7.227.

60; Due from approved reserve

HOMER B. SMITH, Cashier,

tions representing borrowed,

Total.

Correct-Attest:

Loans and discounts.

A. H. MCLEOD.

W. A. RICKBR, WALTER P. SMITH,

Due to banks and bankers,

than 30 days, Certified checks

Surplus fund, Undivided profits \$34,358.37; less current expenses, interest and taxes paid, \$1,685.82, 32,672.55 Circulating notes \$100,000, less amount on hand and in Treasury for redemption or in tran-98,800,00 sit \$1,260, Due to banks and bankers (other than above), Dividends unpaid, Dividends unpaid,
Demand deposit: Individual deposits subject to check \$56,-797.87; certificates of deposit due in less than 30 days \$38,-77; cashier's checks outstanding \$2,192.60; deposits with notice of less than 30 days, 59,029.24 Time deposits: Deposits subject to 30 or more days' notice, \$442,865.24, 442,865.24

\$709,209.41

STATE OF VERMONT, Caledonia County, ss. I, Asa Wesson, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of myknowledge and belief.

\$759,206.49

HARRY BLODGETT, GEO. J. ASSELIN.

"If you buy out of town and we buy out of town and all our neighbors buy out of town what will be bors by the bors buy out of town what will be bors by the bors buy out of town whet will be bors by the bor

8th day of January, 1915. C. S. DOLB, Notary Publis PETER WESSON FRED B. STOCKER, W. A. RICKER, 7,087.50 Directors. B G. ROGERS, A. E. TOLMAN, 126,466.67

Report of the Condition OF THE

At St. Johnsbury, in the State of Vermont at the close of business, Dec. 31, 1914. RESOURCES. Loans and discounts, \$1,111,639.70 Overdrafts unsecured, U. S. bonds deposited to secure cirnamed bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. culation, (par value). 150,000.00 Savings, 7,000.00 Bonds, Securities, etc., on band (other than Stocks), including premiums on same, subscription to Stock of Federal \$17,000.00

Merchants National Bank

Reserve Bank, \$12,000; less amount unpaid, \$10,000, \$ 2000 All other stocks, including premium on same, \$29,000 Banking house, \$27,000; furniture, and fixtures, \$3,000, 30,000.00 Due from Federal Reserve Bank, 14,000.00 Due from approved reserve agents.

in central reserve cities \$3,347.99 Due from approved reserve agents in other reserve cities, \$74,939.10. 78,287,09 Due from banks and bankers (other than above). 129.02 Outside checks and other cash items, \$989.04; fractional currency, \$120.90, 1.109.94 106.72 | Checkson banks in same city or town as reporting bank, Notes of other National Banks, 920.32

5,246,00 Lawful money reserve in bank: Specie, \$37,220.35 Legal-tender notes, 2,795.00 \$40,015,35 Redemption fund with U. S. 7,500.00

Treasurer (not more than 5 per cent on circulation), 7,000.00 Total, \$1,493,853.11 LIABILITIES. Capital stock paid in, \$150,000,00 Surplus fund, Undivided profits, \$26,769.70 Circulating notes, \$150,000.00 less amount on hand and in Treasury for redemption or in transit, \$2,952.50. 147,047.50 Due to banks and bankers

Oue to banks and bankers
(other than above),
Dividends unpaid,
Demand deposits: Individual deposits subject to check, \$132,359 25; certificates of deposit due in less than 30 days, \$25,358.07; certified checks, \$222,55; cashier's checks outstanding 5x91.06; postal savings deposits \$2,507.63; state and nunicipal deposits \$1,347.66; deposits with notice of less than 30 days. Time deposits: Deposits subject to 30 or more days' notice,

\$1,493,853.11 STATE OF VERMONT }
Caledonia County, ss. }
I, Charles W. Ruiter, cashier of the abovenamed bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

947,890.22

CHAS. W. RUITBR, Cashier. Subscribed and sworn to before me this 8th day of January, 1915. HARRY M. NELSON, Notary Public.

Correct-Attest: ELMORE T. IDE

thunder can we know what's in our Subscribed and sworn to before me this town if you don't advertise.



Load Up with Mayo's

Fill your pipe with this rich, sweet, mellow Cut Plug Burley and you'll know you are smoking real tobacco. Mayo's is as substantial and satisfying as a New England dinner. That's why Mayo's is the year 'round favorite of brawny, hearty New England smokers everywhere.

Mayo's has been New England's favorite smoking tobacco for generations. It has the rich body, satisfying taste and cool, fragrant smoke that afford a sturdy man healthy pleasure and sweet contentment for a lifetime.

Mayo's But Plug

Mayo's is still made by the original Mayo's process that brings out all the richness and fragrance of this ripe Kentucky Burley tobacco.

We always have several seasons' crops of tobacco stored away to protect Mayo's quality against a bad crop year. You can rely upon Mayo's being "always good."

Sold everywhere in 10-cent pouches. THE AMERICAN TOBACCO COMPANY

